

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No.	: <b>10/631,973</b>	Confirmation No.: <b>3676</b>
Filed	: <b>August 1, 2003</b>	
Applicants	: <b>Daniel Hamilton et al.</b>	
Title	: <b>PAYMENT PROCESSING WITH SELECTION OF A</b>	
	: <b>PROCESSING PARAMETER</b>	
TC/AU	: <b>3694</b>	
Examiner	: <b>Tien C. Nguyen</b>	
Docket No.	: <b>23952-0106</b>	
Customer No.	: <b>72386</b>	

**AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION**

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Madam:

Responsive to the non-final Office Action mailed January 24, 2008, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims are patentable, and that the application be allowed.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 11 of this paper.